



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 9 Week ending March 2, 2024

Board Actions

Forms

FR 2023—initial Board review to extend with revision the Senior Financial Officer Surveys.

Approved: February 28, 2024

FR 3059—initial Board review to extend without revision the Survey of Consumer Finances.

Approved: February 28, 2024

FR A—initial Board review to extend with revision the Reporting Requirements Associated with Emergency Lending Under Section 13(3).

Approved: February 28, 2024

FR DD—final Board review to extend without revision the Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Regulation DD.

Approved: February 28, 2024

FR GG—Initial Board review to extend without revision the Recordkeeping Requirements Associated with Regulation GG.

Approved: February 28, 2024

FR M—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Regulation M.

Approved: February 28, 2024

Reserve Bank Operations

Financial Disclosure Form A—amended.*

Approved: February 9, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Origin Bank, Choudrant, Louisiana—to establish a branch at 1450 West Government Street, Brandon, Mississippi.

Approved: February 26, 2024

St. Louis

Relyance Bank, White Hall, Arkansas—to establish a branch at 100 West Carpenter Street, Benton, Arkansas.

Approved: February 28, 2024

Bank Holding Companies

Chicago

First Busey Corporation, Champaign, Illinois—to merge with Merchants and Manufacturers Bank Corporation, Channahon, Illinois, and thereby indirectly acquire Merchants and Manufacturers Bank, Joliet, Illinois.

Approved: February 28, 2024

Treynor Bancshares, Inc., Treynor, Iowa—(1) to acquire all of the additional voting shares of TS Contrarian Bancshares, Inc., Treynor, Iowa, and subsequently merge with TS Contrarian Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois, and (2) for the Joshua Guttai Generational Irrevocable Trust and the Heidi A. Guttai Generational Irrevocable Trust, Scott Braden and Lyse Wells as co-trustees, all of Treynor, Iowa, to join the Guttai Family Control Group, a group acting in concert, to each acquire voting shares of Treynor Bancshares, Inc., and thereby indirectly acquire voting shares of TS Bank, Treynor, Iowa; Bank of Tioga; and First National Bank and Trust Company.*

Withdrawn: February 23, 2024

*Addition

Banks, Nonmember, and Miscellaneous Institutions

Secretary

USAA Federal Savings Bank, San Antonio, Texas—location determination of master account at the Federal Reserve Bank of Dallas.

Approved: February 27, 2024

Change in Bank Control

Kansas City

Central Bancshares, Inc., Cambridge, Nebraska—Adams Land Improvement, Inc., Arapahoe, Nebraska, to acquire voting shares of Central Bancshares, Inc., and thereby indirectly acquire voting shares of First Central Bank, Cambridge, Nebraska; First Central Bank McCook, McCook, Nebraska; and Republic Corporation and United Republic Bank, both of Omaha, Nebraska.

Permitted: February 26, 2024

Lakin Bancshares, Inc., Lakin, Kansas—the Gary and Dixie Beymer Trust, Gary Beymer and Dixie Beymer, as co-trustees, all of Lakin, Kansas; the Robert Beymer Revocable Trust dtd 02-24-2022, Robert Beymer as trustee; the Diane Beymer Credit Shelter Trust, and more, to form the Beymer Family Control Group, a group acting in concert, to retain voting shares of Lakin Bancshares, Inc., and thereby indirectly retain voting shares of the KCB Bank, Lakin, Kansas.

Permitted: March 1, 2024

PBT Bancshares, Inc., McPherson, Kansas—Marcus Houghton and Corbin Houghton, both of Wichita, Kansas, to acquire additional voting shares of PBT Bancshares, Inc., and thereby indirectly acquire additional voting shares of Peoples Bank & Trust Company, McPherson, Kansas. Additionally, Corbin Houghton to become a member of the Houghton Family Control Group, a group acting in concert.

Permitted: February 27, 2024

St. Louis

St. Clair Bancshares, Inc., Saint Clair, Missouri—the John W. Waller Revocable Trust, Paula J. Ray, trustee, both of Leasburg, Missouri, John T. Waller, Timothy S. Waller, and more, a group acting in concert, to retain voting shares of St. Clair Bancshares, Inc., and thereby indirectly retain voting shares of Farmers and Merchants Bank of St. Clair, St. Clair, Missouri.

Permitted: February 27, 2024

Savings and Loan Holding Companies

Chicago

Forward Mutual Holding Company and Forward Financial, Inc., both of Marshfield, Wisconsin—to acquire Lake City Federal Bank, Lake City, Minnesota.

Approved: February 27, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
ATLANTIC UNION BANK	* Branch (Domestic)	Atlantic Union Bank, Richmond, Virginia, Newspaper: to establish a branch at 13986 Metrotech Drive,Chantilly, Virginia.	03/15/2024 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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- S = Satisfactory
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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SMARTBANK	* Branch (Domestic)	SmartBank, Pigeon Forge, Tennessee to establish a branch located at 1940 East Samford Avenue, Auburn, AL 36830.	Newspaper:	03/15/2024
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 2, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP OF NEW GLARUS, INC.	* 3A3	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire control of a newly formed subsidiary, Darlington Interim Bank, New Glarus, Wisconsin. Bancorp of New Glarus, Inc. also intends to acquire control of First National Bank at Darlington, Darlington, Wisconsin, following the merger of Darlington Interim Bank with and into First National Bank at Darlington, with First National Bank at Darlington as the surviving bank.	Newspaper: Federal Register:	Not available 03/28/2024
GREENFIELD BANCORPORATION, LTD.	Change in Bank Control	The Jim and Peggy Scott Trust, James L. Scott and Peggy A. Scott as co-trustees, all of Fontanelle, Iowa; together with, Brad A. Lydon and Jana F. Lydon, both of Fontanelle, Iowa; and Jessica C. Christensen and Joshua J. Christensen, both of Greenfield, Iowa, together as a group acting in concert, to retain control of the voting share of Greenfield Bancorporation, Ltd, Greenfield, Iowa and thereby indirectly control Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/19/2024
SmartBiz Bancshares	* 3A1	SmartBiz Bancshares, San Francisco, California, to become a bank holding company through the acquisition of the voting shares of United Community Bancshares Inc. and thereby indirectly acquire Centrust Bank, N.A., both of Northbrook, Illinois, to be known as SmartBiz Bank, N.A.	Newspaper: Federal Register:	Not available Not available
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available 02/12/2024

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District: 7

Federal Reserve Bank of Chicago

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643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
BUFFALO BANCSHARES, INC.	Change in Bank Control	Notice by Rondal L. Wright Irrevocable Grantor Trust, R. Brent Wright as trustee, both of Glasgow, Kentucky, to acquire 25 percent or more of the voting shares of Buffalo Bancshares, Inc., Buffalo, Kentucky, and by R. Brent Wright, individually, to retain 25 percent or more of the voting shares of Buffalo Bancshares, Inc., and thereby indirectly control Bank of Buffalo, Buffalo, Kentucky.	Newspaper: 03/26/2024 Federal Register: 03/25/2024

District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank
266945	MONTICELLO BKG CO, MONTICELLO, KENTUCKY	01/27/2024	09/05/2023	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FISHBACK FINANCIAL CORPORATION	Change in Bank Control	The Fishback-Mitchell FFC Living Trust established August 16, 2023, Amanda T. Mitchell and John T. Fishback, as co-trustees, all of San Francisco, California; to become members of the Fishback Family Shareholder Group, a group acting in concert, to retain voting shares of Fishback Financial Corporation, and thereby indirectly retain voting shares of First Bank & Trust, both of Brookings, South Dakota.	Newspaper: Federal Register:	03/21/2024 03/21/2024
FLAGSHIP FINANCIAL GROUP, INC.	Change in Bank Control	Timothy J. Hoese, individually and as beneficiary with the power to vote of the Clayton W. Hoese Irrevocable Trust Under Agreement dated June 18, 1981, as modified September 12, 2023, all of Glencoe, Minnesota, to become a member of the Hoese/Schornack Family Shareholder Group, a group acting in concert, to retain voting shares of Flagship Financial Group, Inc., Eden Prairie, Minnesota, and thereby indirectly retain voting shares of Flagship Bank Minnesota, Wayzata, Minnesota, and Security Bank & Trust Company, Glencoe, Minnesota.	Newspaper: Federal Register:	Not available 03/21/2024

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
STEARNS FINANCIAL SERVICES, INC.	Change in Bank Control	The Estate of Norman C. Skalicky, Maple Grove, Minnesota; the Norman C. Skalicky Revocable Trust u/a/d July 10, 2002; Las Vegas, Nevada; Kelly A. Skalicky, Las Vegas, Nevada, as personal representative of the Estate of Norman C. Skalicky and trustee of the Norman C. Skalicky Revocable Trust u/a/d July 10, 2002, to join a group acting in concert to retain voting shares of Stearns Financial Services, Inc., St. Cloud, Minnesota, and indirectly retain voting shares of Stearns Bank National Association, St. Cloud, Minnesota; Stearns Bank of Upsala, National Association, Upsala, Minnesota; and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: 03/23/2024 Federal Register: 03/25/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL CORPORATION	Change in Bank Control	Jeffry Albers, Wisner, Nebraska, to retain voting shares of Citizens National Corporation, and thereby indirectly control voting shares of Citizens State Bank, all of Wisner, Nebraska.	Newspaper: Federal Register:	Not available Not available
CITIZENS NATIONAL CORPORATION	Change in Bank Control	Amy Skovsende, Omaha, Nebraska; Kayla Roth Kuxhausen, West Point, Nebraska; Traci Ebel, Wisner, Nebraska; and Tyler Roth, Bucyrus, Kansas, to become members of the Roth family control group, a group acting in concert, to retain voting shares of Citizens National Corporation, and thereby indirectly retain voting shares of Citizens State Bank, both of Wisner, Nebraska.	Newspaper: Federal Register:	03/22/2024 Not available

District: 10

Federal Reserve Bank of Kansas City

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
TEXAS PEOPLES NATIONAL BANCSHARES, INC.	Change in Bank Control	Notice by Deborah Ann Abbott, Sumner, Texas and William Chance Abbott, Paris, Texas, and as a group acting in concert, to retain voting securities of Texas Peoples National Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Paris, Texas.	Newspaper: Not available Federal Register: 03/13/2024

District: 11

Federal Reserve Bank of Dallas

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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